



Citizens
National Bank
Of Texas

(D.P. Doe) (P. Romani)

2005 SEP 16 AM 9 57

September 2 2005

FDIC San Francisco Regional Office
Director Johns F Carter
25 Jessie Street at Ecker Square Suite 2300
San Francisco, CA 94105

Re: Walmart Application for Banking

Dear Mr. Carter:

As a individual that has been in the banking world for 25 years, I find it disturbing to hear that Walmart has applied to open their own bank. It is bad enough that Walmart has the upper hand on Retail Stores and other Retail Stores have a hard time competing with them and staying in business in smaller towns. We already have a bank on every corner in any city of the United States, and there is enough compition between banks. The banks have began to venture out into the Retail with Instore Branch Banking, which is very conventent for our customers, We did not go into the Retail Banking to shut down or dominate the Retail World. I feel that Walmart should stay with their Retail Sales and leave the banking to others.

Why is it that the Executives at Walmart think that they need to have so much control?

If Walmart is granted the application to open a bank, how fair and impartial do you really feel they will be with their selection of customers (business and personal). I think Walmart is trying to become the overseer of all things in towns they are located in.

Why do we not let Walmart stick to providing us with a Retail Service and let the banks provide banking services. After all we have been able to provide this service for many years. (We do not need them in our backpockets.)

Sincerly

Kerri Araujo
Vice President
Citizens National Bank of Texas

